

# Health Care Options for Young Adults



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## Health Insurance Options for Young Adults

For many young adults, especially those out on their own for the first time, may not know how to get health insurance. Every young adult should explore the range of new health coverage opportunities – and obligations – under the [Affordable Care Act](#) (ACA), and make informed decisions about their health coverage.

Young adults have **6 options** for complying with the individual mandate of the ACA:

1. Staying on their parent's plan until age 26 years
2. Medicaid coverage, depending on income level and state
  - Former foster youth can access Medicaid coverage until age 26 regardless of income.
3. Job-based insurance
4. Purchase a private plan: Students can purchase an individual plan either through their [state marketplace](#) or [healthcare.gov](#). \*Subject to the [open enrollment](#) period.
5. Student health insurance
  - For students enrolled in college.
6. Spouse's plan

### HOW YOUNG PEOPLE CAN GAIN HEALTH COVERAGE

Coverage you can obtain on your own:	Coverage offered to you:
Individual Marketplace	Job-based coverage
Student health insurance	Spouse's Plan
Medicaid	Parents' Plan

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